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JUN 28 2004
PATENT & TRADEMARK OFFICE
SHEET 1 OF 40

Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 28, 2004 Use as many sheets as necessary)				Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
M	A1	6,363,164	B1	Jones et al.	03/26/2002	
M	A2	5,760,916		Dellert et al.	06/02/1998	
M	A3	4,321,672		Braun et al.	03/23/1982	
M	A4	5,054,096		Beizer	10/01/1991	
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M	A6	5,274,567		Kallin et al.	12/28/1993	
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Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/14/2004</i>
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Examiner Signature

NgaB.Nguyen

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NON PATENT LITERATURE DOCUMENTS

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Nga Nguyen

Date Considered

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Sheet

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MW	A126	MEDEIROS, Case Studies in Check Image Archive Applications at Large US Banks: Making the Business Case, The Tower Group, July 1998, 016:05W, p. 1-10, The Tower Group, Newton, MA, USA	
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Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	10/14/04
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				Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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JUN 28 2004

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT			Application Number	09/560,779
Date Submitted: June 28, 2004 (as many sheets as necessary)			Filing Date	4/28/2000
			First Named Inventor	Danne L. Buchanan
			Group Art Unit	3628
			Examiner Name	Nga B. Nguyen
			Attorney Docket Number	057898-0102
Sheet 9 of 40				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
NN	A162	Bank Manages Remote Sites With Check-Imaging System, Factiva [On-line], Sept. 12, 1996 [Retrieved June 25, 2003], Vol. 7, Issue: 18, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp	
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<i>DRN</i>	A171	Bantec, Factiva [On-line], Oct. 29, 1992 [Retrieved June 20, 2003], Vol. 3, No. 21, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp			
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				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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MN	A180	Banctec to Take Over Recognition International, Item Processing Report, May 25, 1995, p. 1-10, Vol. 6, No. 10, Phillips Business Information, Inc., Washington, DC, USA	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Date Submitted: June 28, 2004
(use as many sheets as necessary)

Sheet 12 of 40

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Examiner Name	Nga B. Nguyen
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<i>MN</i>	A189	Image-Based Check Archival System, Factiva [On-line], Apr. 15, 1993 [Retrieved June 20, 2003], Vol. 4, No. 7, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp	
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<i>MN</i>	A197	KUTLER, TRW Sells Image Processing System to Norwegian Clearing House, The American Banker, Nov. 16, 1988, Section: Technology Today, p. 9, American Banker, Inc.	

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mn	A198	HELLAUER, Check processors deal with image at conference; Bank Administration Institute's 12th annual check processing conference, Computers in Banking, June 1989, Vol. 6, No. 6, p. 14, ISSN: 0742-6496, Information Access Company	
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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

(use as many sheets as necessary)

Sheets
14 of 40

Complete if Known

Application Number	09/560,779
Filing Date	4/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
MN	A207	FSTC Demonstrates Interbank Check Image Pilot; Multi-Vendor Systems Speeds Check Clearing, Cuts Fraud; FSTC Pilot Lays Foundation for Paper Check Truncation, PR Newswire, Dec. 12, 1995, Section: Financial News, PR Newswire Association, Inc.	
	A208	MARJANOVIC, Fed Buys Banctec Check-Image Storage System, The American Banker, Feb. 1, 1996, Section: Technology/Operations, p. 18, American Banker, Inc.	
	A209	Image Technology in Banking Conference, Reference Guide, Oct. 18-20, 1995, Bank Administration Institute, Nashville, TN, USA	
	A210	Check Processing Conference, Reference Guide, Mar. 22-25, 1994, Bank Administration Institute, New Orleans, Louisiana, USA	
	A211	Banctec announces new image archiving product and initial sale to major U.S. bank, Business Wire, Nov. 10, 1994, Business Wire, Inc.	
	A212	Storage Technology and Data General Adopt DLT Tape Drives, Data Storage Report, May 1, 1996, Section: ISSN: 0267-5447, Information Access Company	
	A213	IA Corp. Uses StorageTek Robotic Library for First Client/Server Check Image Archive at Union Bank of California; New client/server CheckVision Archive Application Stores Millions of Checks Per Day Using StorageTek Technology for Quicker Image Retrieval and On-line Client Viewing, Business Wire, Oct. 7, 1996, Business Wire, Inc.	
	A214	DAVIES et al., Security for Computer Networks, An Introduction to Data Security in Teleprocessing and Electronic Funds Transfer, 1989, Second Edition, John Wiley & Sons	
MN	A215	BRISCO, DNS Support for Load Balancing, Apr. 1995, p. 1-7, Trade & Industry; Magazine	

Examiner Signature

Nga Nguyen

Date Considered

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Substitute for form 1449B/PTO <i>JUN 28 2004 INFORMATION DISCLOSURE STATEMENT BY APPLICANT</i> Date Submitted: June 28, 2004 <i>use as many sheets as necessary</i>				Complete if Known	
Sheet	15	of	40	Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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<i>MN</i>	A216	Santa Fe Firm Offers Long-Life Data, Data Channels, Jan. 15, 1996, Vol. 23, No. 2, ISSN: 0092-7290, Information Access Company	
	A217	Payments, Clearance, and Settlement; A Guide to the Systems, Risks, and Issues, Report to the Chairman Committee on Banking and Financial Services House of Representatives (001656), June 1997, GAO/GGD97-73, United States General Accounting Office	
	A218	Image Technology in Banking Conference, October 18-20, 1995, Nashville, Tennessee, #P15976.	
	A219	Financial Services Technology Consortium Interbank Check Imaging Project, Financial Services Technology Consortium, New York, NY, May 25, 1994.	
	A220	Few Banks Buying Check-Image Systems, Technology/Operations, American Banker, pps. 16-38, April 5, 1994.	
	A221	Financial Services Technology Consortium Interbank Check Imaging Project, ABA Corporate Operations Committee, pps. 1-6, April 28, 1995.	
	A222	Request for Proposal for Check Image Processing and Archival and Retrieval Systems for the Federal Reserve, Image Archival System RFP, FR-INTERNAL, Version 1.0, April 21, 1994.	
	A223	Name of Attendees Offerors Conference, pps. 1-2, May 13, 1994.	
<i>MN</i>	A224	Capture and Processing Overview, 5 pages.	

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Date Submitted: June 28, 2004 (use as many sheets as necessary)				Filing Date	4/28/2000
Sheet	16	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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MN	A225	Capture and Processing Overview, 5 pages. (SAME AS ABOVE)	
	A226	Image Archival System RFP, Federal Reserve Bank of Boston, Version 1.c, Revised June 7, 1994.	
	A227	Request for Proposal for Check Image Processing and Archival and Retrieval Systems for the Federal Reserve, Image Archival System RFP, Version 1.b, Revised May 26, 1994.	
	A228	New York Clearing House CHECCRS Project, New York Clearing House, February 25, 1994.	
	A229	Payments, Clearance, and Settlement, A guide to the Systems, Risks, and Issues, United States General Accounting Office, Report to the Chairman Committee on Banking and Financial Services, House of Representatives, GAO/GGD-97-73, pps. 1-189, June 1997.	
	A230	Financial Services Technology Consortium Interbank Check Imaging Project, Financial Services Technology Consortium, New York, NY, May 25, 1994.	
	A231	Barclays Revs Up IBM Check Imaging System, Technology/Operations, American Banker, pp. 14, March 29, 1994.	
	A232	Barnett Moving to Image-Based Check Sorting, Technology/Operations, American Banker, pp. 31, March 25, 1994.	
MN	A233	Secure Remote Access to Financial Services for the Financial Services Industry, Working Draft, American National Standard X9, American Bankers Association, August 10, 1996, United States.	

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Sheet	17	of	40	Application Number	09/560,779
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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
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<i>NN</i>	A234	DNS Support for Load Balancing, Rutgers University, pps. 1-7, April 1995.	
	A235	RFP Amendment, RFP Amendment, Offerors, Federal Reserve Bank of Boston RFP #0729, April 12, 1995.	
	A236	RFP Amendment, RFP Amendment, Offerors, Federal Reserve Bank of Boston RFP #0729, April 12, 1995. DUPLICATE OF ABOVE	
	A237	Development of an Image-Enhanced Truncation Check Processing System –Request for Proposals-, Federal Reserve Bank of Boston, February 7, 1992.	
	A238	Development of an Image-Enhanced Truncation Check Processing System –Request for Proposals-, Federal Reserve Bank of Boston, February 1992.	
	A239	From Check Research to Fraud Control, Financial Professionals are turning to: Image-Based Cash Management, EC World, Retrieved from the Internet: ,URL: http://www.ecomworld.com , April 1997.	
	A240	Roush, Crain's Detroit Business, MSW – Draft, pp. 306-308, August 6, 2003.	
	A241	Tramer, Giving a Boost to Smaller Banks: Fed's Paperless Check Processing System Helps Little Guys Compete, MSW – Draft, pp. 260-261, August 6, 2003.	
<i>NN</i>	A242	Lipowicz, Banks Seek Way to Vie With Fed, MSW – Draft, pp. 211-212, August 6, 2003.	

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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102
18	of	40			

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<i>JM</i>	A243	Seeberg, Advanced Document Processing at the Union Bank of Norway, IMC Journal, pp. 23-25, 1983.	
	A244	Coyle, et al., Beyond the Hype – Character Recognition and Check Image Processing, You're not Ready to Make a Business Judgment About Image Check Processing, Unless you Understand the Trade-Offs in Acceptance and Substitution rates, Bank Management, Vol. LXVII, No. 5, pp. 30-36, May 1991.	
	A245	Wagner, Sizing Up The Impact of Image Processing, Computers in Banking, Vol. 6, No. 6, pp. 22, 68, June 1989.	
	A246	Trafficking Invoices Behind the Freight, Modern Railroads, Vol. 44, No. 19, pp. 46-47, October 1989.	
	A247	Bussert, The Paper Predicament, A Hunter Publication, Vol. 18, No. 7, pp. 72, 74, July 1990.	
	A248	Matthews, Markets Jolted by Fed Action, Fears of Frequent Rate Hikes, American Banker, The Daily Financial Services Newspaper, Vol. CLIX No. 74, April 19, 1994.	
	A249	Helm, Banks Check Into Image Processing, Image will Revolutionize Check Processing Even More Than MICR did some 30 Years Ago. Some Bankers Are Eager To Jump In, Even Though It's an Expensive Technology and It's Expected To Do a Lot of Things That It Can't – Yet, Computers in Banking, Vol. 7, No. 3, March 1990.	
	A250	Tracey, IBM Unveils First Stage of Image/Check System, Computers in Banking, Vol. 7, No. 4, April 1990.	
<i>MN</i>	A251	Newman, et al., Cryptography in the Private Sector, IEEE Communications Magazine, Vol. 24, No. 8, pp. 7-10, August 1986.	

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Sheet

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JM	A252	Kutler, TRW Sells Image Processing System to Norwegian Clearing House, American Banker, The Daily Financial Services Newspaper, Vol. CLIII, No. 224, November 16, 1988.	
	A253	Howe, et al., Government Plans for Data Security Spill Over To Civilian Networks, Data Communications, March 1987.	
	A254	Marjanovic, Five More Big Regionals Join National Clearinghouse, American Banker, The Daily Financial Services Newspaper, Vol. CLIX, No. 140, July 22, 1994.	
	A255	Brubaker, et al., Electronic Check Presentment Is Ready For the Challenge of Same-Day Settlement, American Banker, The Daily Financial Services Newspaper, Vol. CLVIII, No. 228, December, 1993.	
	A256	Carreker, Strides in Electronic Checking Transforming Payment System (Includes Related Articles) (Cover Story), Bank Administration Institute, Vol. 68, No. 3, pp. 1-14, 1 March 1992.	
	A257	Iida, Electronic Presentment Due for N.Y. Test, American Banker, Vol. CLVII, No. 142, July 27, 1992.	
	A258	Major Check Industry Changes No Longer A Pipe Dream, Financial Services Report Phillips Business Information, Inc., Factiva, Vol. 9, No. 25 ISSN: 0894-7260, pp. 1-5, 23 December 1992.	
	A259	Murphy, Electronic Check Clearing Alternatives Take Shape, ABA Banking Journal, pp. 62-66, May 1993.	
MM	A260	Articles, IBM Systems Journal, Vol. 29, Issue 3, pp 1-2, 1990.	

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Nga B. Nguyen

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MN	A261	IBM Online Library: Installing and Using the Online Library, IBM Corp., GC31-8311-07, Eighth Edition, September 1998.	
	A262	Online Library, Payment Solutions Collection, IBM, December 1998.	
	A263	IBM 3898 Image Processor, Product Announcement, IBM, US Marketing & Services, March 13, 1990.	
	A264	IBM ImagePlus High Performance Transaction System Overview, IBM, US Marketing & Services, pp. 1-7, March 13, 1990.	
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	A266	ImagePlus High Performance Transaction System (HPTS), IBM Corp., 1990.	
	A267	Using the ImagePlus High Performance Transaction System (HPTS) with IBM System/390 Computers, IBM Corp., 1990.	
	A268	CPCS Mass Data Set, 1-92 CPCS Programming and Diagnostic Guide.	
CBW	A269	Kniskern, Engineering a Visionary Solution, Datamation, Vol. 36, No. 8, p90(2), pp. 1-3, April 15, 1990.	

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<i>MN</i>	A270	Fisher, IBM, Customers Continue Work on Document Image Processor, Datamation, Vol. 34, No. 19, p23(2), pp. 1-3, October 1, 1988.	
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	A274	Cooney, Frame Relay Comes to Compterm Extenders, Network World, pp. 14, June 28, 1993.	
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	A276	Uhrich, The IBM ImagePlus High Performance Transaction System, Today, Vol. 12, No. 7, May-June 1992.	
	A277	Gellerman, California Bank Cashes In On Cash Imaging System, Imaging World, Vol. 3, Issue 10, October 18, 1994.	
<i>MN</i>	A278	Banking's Role In Tomorrow's Payments System, Payments System Overview, A Study Prepared For The Banking Research Fund On Behalf Of The Payments Systems Committee Of The Bankers Roundtable, Furash & Company, Chapter I, Vol. II, June 1994.	

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Substitute for form 1449B/PTO <i>JUN 28 2004</i> INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 28, 2004 <i>use as many sheets as necessary</i>				Complete if Known	
Sheet	22	of	40	Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
<i>gn</i>	A279	AT&T SIIPS Proof-of-Deposit Operations Guide, AT&T Confidential, D1-4619-A, Issue 1, March 1995.	
	A280	AT&T SIIPS Proof-of-Deposit Operations Guide, General Information.	
	A281	AT&T SIIPS Proof-of-Deposit System Administration Guide.	
	A282	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing Conference, San Antonio, TX, March 31, 1996, pp. 1-106.	
	A283	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Orlando, FL, October 27, 1996, pp. 1-100.	
	A284	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing SuperConference, New Orleans, LA, March 24, 1998.	
	A285	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Nashville, TN, October 18, 1995, pp. 1-93.	
	A286	IBM HPTS General Information Manual, Glossary, Numerics, Bibliography, and Index, 1990, pp. X1 to X15.	
<i>gn</i>	A287	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A5.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/14/04</i>
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			Filing Date	4/28/2000	
			First Named Inventor	Danne L. Buchanan	
			Group Art Unit	3628	
			Examiner Name	Nga B. Nguyen	
			Attorney Docket Number	057898-0102	
Sheet DEMARLIS JUN 28 2004	23	of	40		

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MV	A288	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A6 and X1-X15.	
	A289	"Operational image systems: A new opportunity," IBM Systems Journal, 1990, pp. 304-313.	
	A290	"Image system communications," IBM Systems Journal, 1990, pp. 370-383.	
	A291	WELLS, BEV, "Why digitations means dollars: The corporate stake in bank imaging," Corporate Cashflow, vol. 15, no. 9, August 1994, p. 1 and pp. 30-32.	
	A292	"Add Value by Reinventing Accounts Receivable Processing," Corporate Cashflow, vol. 15, no. 2, February 1994, pp. 2, 17-18, and 27.	
	A293	O'DONNELL, DOROTHY, "The Productive Alternative," October Inform, Banking: Financial, and Insurance Case Studies, pp. 3, 46-48, and 50.	
	A294	"Image processing could cut clearing costs," Banking World, April 1993, vol. 11, no. 3, pp. 40-41.	
	A295	DINAN, R.F. et al., "ImagePlus High Performance Transaction System," IBM Systems Journal, vol. 29, no. 3, 1990, pp. 421-434.	
MV	A296	"Electronic check presentment on the move," ABA Banking Journal, August 1995, pp. 53-56.	

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Date Submitted: June 28, 2004				Filing Date	4/28/2000
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
Sheet	24	of	40	Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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MW	A297	GOPISETTY, S., et al., "Automated forms – processing software and services," <i>IBM Journal of Research and Development</i> , vol. 40, no. 2, March 1996, pp. 211-230.	
	A298	LOMB, REINER, et al., "Storage Management Solutions for Distributed Computing Environments," <i>Hewlett-Packard Journal</i> , October 1996, vol. 47, pp. 81-89.	
	A299	HELM, SYLVIA, "Who's doing what in image processing," <i>ABA Banking Journal</i> , January 1991, vol. LXXXIII, no. 1, pp. 31-33.	
	A300	GIBBS, MARK, "Networks up close and in depth," <i>January INFORM</i> , pp. 17-22.	
	A301	OUTLAW, NOWELL, "Novell, Inc., "January INFORM, pp. 36-37.	
	A302	ARNETTE, DENISE A., "Cash management: Banks turn imaging into speedy new delivery products," <i>Corporate Cashflow</i> , vol. 15, no. 1, January 1994, pp. 1 and 12-13.	
	A303	BENSEN, PAUL, "Digital imaging solves county's records boom," <i>June '96 INFORM</i> , pp. 3 and 28-30.	
↓	A304	"Image technology brings lockbox breakthroughs," <i>Corporate Cashflow</i> , vol. 16, no. 9, September 1995, pp. 16-18 and 20.	
CMW	A305	MORRALL, KATHERINE, "The Democratization of Imaging," <i>Bankers Monthly</i> , Special Insert, May 1991, vol. CVIII, no. 5, 5 pages.	

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Sheet	25	of	40	Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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M	A306	FRANCA, V., "A Station for Capture, Processing and Storing of Documents," <i>IEEE, 1991, Proceedings, vol. II, 6th Mediterranean Electrotechnical Conference, May 22-24, 1991, Ljubljana, Slovenia, Yugoslavia, pp. i-xxviii, and 1264-1267.</i>	
	A307	PLESUMS, C.A., et al., "Large-scale image systems: USAA case study," <i>IBM Systems Journal, vol. 29, no. 3, 1990, pp. 342-347.</i>	
	A308	FITCH, THOMAS P., "Check image capture speeds up positive pay reconciliation," <i>Corporate Cashflow, vol. 16, no. 2, February 1995, pp. 1, 7 and 11.</i>	
	A309	SULLIVAN, DEIDRE, "Bank Technology Trick or Treat?." <i>Beyond Computing for Financial Services, Premier Edition, vol. CIX, no. 11, pp. 10-20.</i>	
	A310	MEDEIROS, DAVID, "Small-scale check imaging systems," <i>The Tower Group, Category: Industry Case Study, check imaging, image lockbox, D100-000, edit history: 09/05/96.</i>	
	A311	MEDEIROS, DAVID, "Case studies in check imaging technology for corporate cash management applications," <i>The Tower Group, Category: Industry Case Study, check imaging, D100-100, edit history: 09/05/96.</i>	
	A312	MEDEIROS, DAVID, "Check image technology in corporate cash management application," <i>The Tower Group, Category: check imaging, Industry Case Study, image lockbox, D100-200.</i>	
	A313	MEDEIROS, DAVID, "Check image in proof-of-deposit: update," <i>The Tower Group, Category: Industry Case Study, check imaging, D100-300.</i>	
M	A314	MEDEIROS, DAVID, "Statement with check images: update," <i>The Tower Group, Category: Industry Case Study, check imaging, D100-400, edit history: 09/05/96.</i>	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/14/04</i>
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 28, 2004 (use as many sheets as necessary)				Application Number	09/560,779
Sheet	26	of	40	Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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ANR	A315	BENMOHAMED, LOTFI, et al., "Architecture and Performance Analysis of a Large Scale Archival and Retrieval System," <i>Proceedings SPIE – The International Society for Optical Engineering</i> , vol. 2606, October 25-26, 1995, Philadelphia, Pennsylvania, pp. 36-47.	
	A316	O'SULLIVAN, ORLA, "Data warehousing—without the warehouse," <i>ABA Banking Journal</i> , December 1996, vol. LXXXVIII, no. 12, pp. 3, 42-44.	
	A317	LUNT, PENNY, "Paper-shy brokerages," <i>ABA Banking Journal</i> , October 1996, vol. LXXXVIII, no. 10, pp. 3, 73-75.	
	A318	LUNT, PENNY, "Microfilm begone—companies want check images," <i>ABA Banking Journal</i> , August 1996, vol. LXXXVIII, no. 8, pp. 3, 57, 62.	
	A319	LUNT, PENNY, "Image pioneer takes proofing to a higher level," <i>ABA Banking Journal</i> , March 1995, vol. LXXXVII, no. 3, pp. 2, 60, 62, 64.	
	A320	CROWE, MARIANNE, "Imaging: Getting Clear Benefits," <i>Bank Systems – Technology</i> , pp. 42, 43, and 1-3.	
	A321	"Image Archive Yields Faster Retrieval," <i>News Briefs, Bank Systems Technology</i> , May 1996, p. 16.	
	A322	"Document Management – Imaging System Achieves Payback in One Year," <i>Managing Office Technology</i> , August 1997, p. 31.	
ANR	A323	TAUBERT, C., "Workflow System Rids Branches of Paper," <i>Bank Systems Technology</i> , June 1996, p. 26.	

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<i>MN</i>	A324	AMATO-MCCOY, DEENA, "State Dept. Credit Union Improves Check Retrieval," <i>Bank Systems Technology</i> , April 1997, p. 28.	
	A325	ARENDE, MARK, "Check imaging: Banks are getting the picture," <i>ABA Banking Journal</i> , May 1992, pp. 44, 47, 49, 51, 53.	
	A326	"Six Hardware Devices in One," <i>Wall Street & Technology</i> , March 1993, "Product Watch"	
	A327	KULKOSKY, VICTOR, "Wall Street Wakes Up to Image Management," <i>Wall Street Computer Review</i> , pp. 39-42.	
	A328	FLEMING, TRENT, "The road to imaging for community banks," <i>ABA Banking Journal</i> , December 1993, pp. 60, 62, 65	
	A329	"Unisys check imaging delivers the competitive magic of tomorrow. Today..," 1992, Unisys Corporation.	
	A330	GROENFELDT, TOM, "CheckScan gives images to customers," <i>Bank Systems – Technology</i> , December 1995, pp. 20, 22.	
	A331	O'KEEFE, MICHELE, "Signet's View: Image is (Almost) Everything," <i>Bank Systems –Technology</i> , pp. 34+	
<i>MN</i>	A332	GRIGSBY, MASON, "Document Management – Integrated Document Solutions: The Next Generation," <i>Managing Office Technology</i> , December 1996, vol. 41, no. 12, pp. 28-29.	

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(m)	A333	ABA Banking Journal, vol. LXXXVII, Issue No. 8, August 1995, page 2.			
	A334	S. MARJANOVIC, Mich. National streamlines imaging with IBM system, American Banker, Sept. 13, 1995, p. 1-2, Vol. 160, No. 176			
	A335	M. BARTHEL, Unisys, Banctec offer PC-based imaging: high-tech check statements produced; community banks are market, DialogNews Document [On-line], Oct. 8, 1992 [Retrieved 11/20/02], Vol. 157, No. 195, p. 3(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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(m)	A341	B. TRACEY, IBM unveils first stage of image-check system, DialogNews Document [On-line], April, 1990 [Retrieved 11/25/2002], Vol. 7, No. 4, p. 12(3), Computers in Banking. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			

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<i>MN</i>	A342	Verifone software links PCs to the point of sale, DialogNews Document [On-line], Aug. 16, 1993 [Retrieved 11/25/2002], Vol. 158, No. 156, p. 13A(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	<i>10/14/04</i>
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Substitute for form 1449B/PTO <i>JUN 28 2004</i> INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>TRADEMARK OFFICE</i> Date Submitted: June 28, 2004 <i>(use as many sheets as necessary)</i>				Complete if Known	
Sheet	30	of	40	Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
<i>M</i>	A351	Broadway & Seymour Announces Client/Server Product For Item And Image Processing, DialogNews Document [On-line], Mar. 20, 1995 [Retrieved 11/20/2002], p. 03201186, Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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<i>MW</i>	A359	Impact of Imaging, DialogNews Document [On-line], Nov. 1991 [Retrieved 11/20/2002], Vol. 67, No. 11, p. 56, Bank Management. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

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Sheet

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of

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Application Number	09/560,779
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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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MM	A360	Systematics to use deposited-check imaging; installation at firm's N.J. center would be the first by an outsourcer, DialogNews Document [On-line], May 19, 1993 [Retrieved 11/20/2002], Vol. 158, NO. 95, p. 3(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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MM	A368	POD Check Imaging Faces New Challenges, DialogNews Document [On-line], Mar. 1997 [retrieved 10/24/2002], Vol. 10, No. 3, p. 23, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

Examiner Signature

Nga Nguyen

Date Considered

10/17/07

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Information Disclosure Statement by Applicant

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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(use as many sheets as necessary)

Sheet

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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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MN	A369	M. GARVEY, Check Processing Goes Digital - Chase Manhattan Bank to store checks electronically, saving time and money, DialogNews Document [On-line], Sept. 15, 1997 [Retrieved 10/24/2002], No. 648, p. 20, INFORMATIONWEEK. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi
	A370	Image Archive Forum, Payments System Task Force, 5 pages
	A371	Image Archive Forum, Payments System Task Force, Flow No. 1-13
	A372	Methodology and Value (Presentation), Image Archive Forum, Sept. 19, 1997, p. 1-20; Economic Framework, Jan. 27, 1998 cover page
	A373	Check-Image Interchange Inches Closer, DialogNews Document [On-line], Jan. 1997 [Retrieved 10/24/2002], Vol. 10, No. 1, p. 19, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi
	A374	Financial Services Technology Consortium, PACES Paperless Automated Check Exchange & Settlement Project Proposal, Apr. 23, 1998, p. 1-25
	A375	FSTC Projects, Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002]. Retrieved from the Internet: <URL: http://www.fstc.org/projects/imaging/public/information.cfm
	A376	Financial Services Technology Consortium (Ansi6v4(1).ppt), p. 1-27
MN	A377	FSTC Interbank Check Image Project (no1016v4(1).ppt), p. 1-18

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12/14/02

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				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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MM	A378	Current Check Flow (Gcheck(1).ppt), p. 1-4	
	A379	Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002] [Retrieved from the Internet: <URL: http://www.fstc.org/projects/imaging/participants.cfm	
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	A381	Error Messages, NCR 7731 Personal Image Processor (D1-2453-C), 1992, NCR Corporation, USA	
	A382	Planning and Installation Guide, NCR 7731 Personal Image Processor, (D1-2302-D), 1993, NCR Corporation	
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	A384	NCR and Unisys exchange check images in a pivotal test, DialogNews Document [On-line], Apr. 8, 1993 [Retrieved 11/20/2002], Vol. 158, No. 67, p. 3(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
	A385	Banks To Check Out Imaging (SOLUTIONS), DialogNews Document [On-line], Oct. 19, 1992 [Retrieved 10/24/2002], No. 093, p. 46, COMMUNICATIONSWEEK INTERNATIONAL. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
MM	A386	Banks to Test Imaging for Clearing Checks, DialogNews Document [On-line], Sept. 14, 1992 [Retrieved 11/20/2002], p. 35, CommunicationsWeek. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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M	A387	NCR demonstrates full line of retail products at NRF conference, AT&T News Release [On-line], Jan. 18, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0193/930118.ncd.html			
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M	A395	New ATM from AT&T GIS features automated document processing, AT&T News Release [On-line], Nov. 29, 1994 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/1194/941129.ncb.html			

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MN	A396	NCR introduces Scalable Image Item Processing Solution, AT&T News Release [On-line], Jan. 19, 1996 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0196_960119.nca.html	
	A397	NCR Unveils Client-Server Check Imaging, DialogNews Document [On-line], Mar. 1996 [Retrieved 10/24/2002], Vol. 9, No. 3, p. 23, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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MN	A404	Softchec Licenses 'Envision' Image Solution to West Suburban Bank, DialogNews Document [On-line], Jan. 16, 1996 [Retrieved 11/15/2002], p. 116SETU002, PR Newswire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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Sheet	36	of	40	Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

NON PATENT LITERATURE DOCUMENTS					
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MW	A405	Unix-based image statement software, DialogNews Document [On-line], Feb. 1993 [Retrieved 11/15/2002], Vol. 85, No. 2, p. 80(1), ABA Banking Journal. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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	A408	NCR Unveils First Multipurpose PC-based Imaging Product, DialogNews Document [On-line], Oct. 29, 1990 [Retrieved 2/10/2003], p. 1, News Release. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/14/02</i>
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				Group Art Unit	3628
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MW	A414	DFA compacts big features, DialogNews Document [On-line], May 1992 [Retrieved 2/10/2003], Vol. 40, No. 5, p. 20(1), Appliance Manufacturer. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			T ⁶
	A415	Banks To Check Out Imaging, DialogNews Document [On-line], Oct. 19, 1992 [Retrieved 2/10/2003], p. 46, CommunicationsWeek International. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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MW	A421	Vendors plotting remittance strategies, DialogNews Document [On-line], Feb. 12, 1997 [Retrieved 2/10/2003], Vol. 14, p. 1(2), Financial Services Report. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
MW	A422	NCR Renames SIIPS, Plans New Sorters, DialogNews Document [On-line], Mar. 13, 1997 [Retrieved 2/10/2003], Vol. 8, No. 5, p. N/A, Item Processing Report. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Sheet

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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
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MW	A423	NCR Helps To Speed Up Check Processing, DialogNews Document [On-line], May 2, 1997 [Retrieved 2/10/2003], p. N/A, Newsbytes News Network. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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	A426	Allfirst Financial To Use VECTOR:Capture for Prime Pass To Enable Image Archive-Sterling Commerce helps Allfirst Financial protect existing hardware investment while implementing image strategy, DialogNews Document [On-line], Dec. 8, 2000, 10:31 EST [Retrieved 2/10/2003], Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
	A427	The High-Quality Imaging Solution...for front or back office processing, 7731, 1999 NCR Corporation, Ohio, USA	
	A428	Product Overview, 7731 Low-Volume Image Item Processor, NCR - Hardware - 7731 [On-line] [Retrieved 2/10/2003], Retrieved from the Internet: <URL: wysiwyg://25/http://www.ncr.com/products/hardware/hw_7731_product.htm	
	A429	Product Description, 7731 Personal Image Processor [On-line] [Retrieved 2/10/2003]. Retrieved from the Internet: <URL: http://www3.ncr.com/product/financial/fsgwal/7731.htm	
	A430	Teller Hardware, Teller Hardware manufacturers [On-line], Mar. 28, 2001 [Retrieved 2/10/2003]. Retrieved from the Internet: <URL: http://www.amarshall.com/resix/body_x_telh01.htm	
MW	A431	Financial Services Technology Consortium Interbank Check Imaging Project White Paper, June 20, 1994, p. 1-30	

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<i>MN</i>	A432	American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification (ANSI/ABA X9.xx-1994 Draft version 0.7), American National Standards Institute, Inc., Approved 1994, p. 1-202		
	A433	FSIC Check Image Exchange Project - Proposed Pilot Cash Letter Flow, Mar. 9, 1995, 5 Figures		
	A434	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5		
	A435	Archive Storage and Retrieval Component Decomposition, FSTC Check Image Interchange Project, May 25, 1995, p. 1-20 with attachments		
	A436	R. BROWN, Preliminary Architecture and Project Plan, FSTC Image Interchange Project, Pilot Phase-1A, IBM Corporation, 6/30/1995, p. 1-34		
	A437	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16		
	A438	Image Quality Functional Requirements, 7/26/1995, p. 1-19		
<i>MN</i>	A439	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages		

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Sheet

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(m)	A440	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM	
(m)	A441	BancorpSouth Inc. Decentralizes Check Capture and Image with BISYS® Document Solutions [On-line]	
(m)	A442	M. GARVEY, Check Processing Goes Digital, InformationWeek Online News in Rev [On-line], [Retrieved 7/29/2002], InformationWeek.com. Retrieved from the Internet: <URL: http://www.informationweek.com/648/48iuchk.htm	

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